

President and CEO of the World Council of Credit Unions Visits Bermuda

Dr. Brian Branch, the President and Chief Executive Officer of the World Council of Credit Union recently visited Bermuda. While on island Dr. Branch along with members of the Executive Board of the Credit Union paid a courtesy visit on the Premier at the Cabinet Office. Dr. Branch also spoke to the media and gave the following report on the state of credit unions. Below is the press statement in its entirety.

“For me it is a great honor and a pleasure to be here in Bermuda with the Bermuda Credit Union Cooperative Society. The Bermuda Credit Union Cooperative Society is an affiliate of the World Council and a direct member of the Caribbean Confederation of Credit Unions. To us it is very important to work with and to support this member of the international credit union community.

There are 65,000 credit unions around the world serving 235 million members. A few years ago we looked at the large number of still unserved and underserved people in communities around the world. We set out with an aggressive growth target to serve 260 million members by 2020. We have a number of countries that have made great strides in looking at their services and looking at the underserved populations in their



Bermuda Credit Union Executive Members at the Cabinet Office. Shown (from left to right) Brother Clarence Smith, Dr. Brian Branch, Brother Graham Nesbitt, President of the Credit Union, Premier David Burt, Sister Ronnie Burgess, Secretary of the Credit Union, Brother Micah Davis, Credit Union General Manager, and Brother Cecil Durham

countries and coming up with strategies to serve more people in their communities and in their countries.

Here in Bermuda, the Bermuda Credit Union Cooperative Society has done that analysis. They have surveyed their members. They have looked at the services and they have looked at how they can improve their outreach to the underserved population here in Bermuda. It is an exciting time for the credit union to look at how they can extend its services to more people here in Bermuda. It has a very strong, very proud tradition of serving members of the Bermuda Industrial Union. On that strong foundation it has extended services to members of

other unions and associations in Bermuda. It is something that we at the World Council are very proud to support and to assist.

There are today about 4,200 members of the Bermuda Credit Union Cooperative Society. When we talk about the number of people that the credit union can serve in the future our estimates are that the society can reach between 20 and 25 thousand members. When we look at credit unions around the world and the types of things that credit unions need to do to have that kind of expansion of membership, we find everywhere that consumers

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TRIBUTE TO

Graham Walter (Pop) Cann

December 15, 1944 – January 10, 2018



Brother Graham (Pop) Cann joined the Bermuda Industrial Union on February 8, 1966 a year after the re-awakening of the labour movement and the motivation of the Bermudian workforce to recognize the purpose of value of being a member of a trade union.

During his working life, Brother Pop was employed as a postman at the Bermuda Post Office, a houseman at King Edward Memorial Hospital. His last place of employment was at Holmes Williams & Purvey Ltd. which he worked as a storesperson. While at HWP he served as a shop steward, Chief Shop Steward and President of the Garage Division of the Bermuda Industrial Union.

Brother Graham demonstrated his commitment to the labour/trade union movement by fully participating in Union activities, protest marches, conferences and seminars, both locally and internationally. He was a true trade unionist.

After his retirement in 2005 he regularly visited Union Headquarters and continued his friendly relationship with the Union's officers and staff.

On behalf of the BIU Officers and members, we salute a true soldier of the trade union movement and thank his family and friends for allowing him to fulfill his leadership role and responsibilities. ■

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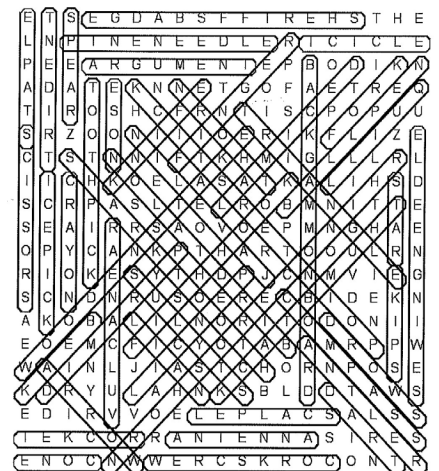
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PUZZLE • SOLUTION

What's the Point?



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PYRAMID
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VULCAN EAR
WOODEN STAKE

The hidden message is: THE POINT OF THIS PUZZLE IS TO PROVIDE AN ENJOYABLE DIVERSION.

Conflict is Normal in Families

In my opinion it is not unusual to have conflict in a family. In fact, I believe conflict in families is normal. I consider the Bermuda Progressive Labour Party to be a family, hence, I believe without a shadow of a doubt that the current situation within the party whereby MP Zane DeSilva has chosen to resign from Cabinet will heal in time, like most other family conflicts.

The current conflict within the PLP involves four life members of the Party – former Leader, Dr. Ewart Brown, the current leader, David Burt as well as Cabinet Minister Kim Wilson and former Cabinet Minister, Zane DeSilva. However, as I see it the reason for the conflict was not caused by any of the aforementioned party members, but instead by the former OBA government and the OBA-appointed Bermuda Health Council. Sadly the fall-out from the situation has caused consternation with many PLP members and supporters and in my opinion could have been dealt with in a different manner. Nevertheless, the current situation within the PLP is not as dire as the Royal Gazette would have people believe. In an article dated January 24, 2018 under the headline “DeSilva denies being forced to quit by Premier”, reporter Jonathan Bell wrote “Sources both inside and close to the PLP said earlier that Mr. DeSilva had been summoned to meet Mr. Burt after a public break from the party line last week over former premier (sic) Ewart Brown”. The fact of the matter is that 99% of those present at the Dr. Brown’s press conference were PLP

members and/or supporters so I guess, according to Royal Gazette logic, most of us present displayed a “public break from the party line”. Surely, publicly supporting one’s friend in a matter unrelated to the current government should not warrant disciplinary action.

In a recent press release, Premier Burt described the situation with the Bermuda Health Council as “a set of circumstances this new government inherited, specifically, the decision made by the former government to significantly reduce the fees paid for MRI and CT scans in Bermuda”. Premier Burt went on to describe former Minister DeSilva as “a friend and colleague”. He also said that he hopes to “continue to benefit from his insight and wisdom. In his public service, Zane is a tireless worker and has devoted his time in Parliament to deserving this community”.

However, there are those in the Opposition OBA, including the Opposition Leader, Jeanne Atherden and Shadow Attorney General, Trevor Moniz, would have the Bermudian people believe that there is some big rift between Premier Burt and MP Zane DeSilva.

Opposition Leader Atherden has stated “The Bermudian people deserve to know what the reasons are for Mr. DeSilva’s resignation”. This, in spite of Premier Burt’s explanation that he “reluctantly accepted the resignation from Cabinet of the Hon. Zane DeSilva, JP, MP. Mr. DeSilva has expressed the conflict he faces by a set of circumstances the new government inherited.”



Apparently the Opposition Leader does not understand that a “conflict”, another word for “disagreement”, does not necessarily mean a “conflict of interest”. A conflict of interest (COI) is a situation in which a person or organization is involved in multiple interests, financial or otherwise, one of which could possibly corrupt the motivation or decision-making of that individual or organization. Therefore we should not be surprised that mentioned that “All Members of Parliament are required to declare any material interest in Government business”. In my opinion, the Bermudian people deserve to know what the reasons are for that statement by MP Atherden.

Shadow Minister Trevor Moniz was arrogant enough to state publicly that he “warned the Premier” against putting MP Zane DeSilva in Cabinet as he is “under a cloud”, and as I see, the cloud is one that was created by the Shadow Minister. Mr. Moniz went on to say that Mr. DeSilva should have been fired immediately after appearing at the press conference with Dr. Brown as Dr. Brown used the opportunity to criticize the Government, the

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Ministry Launches New Scholarship and Awards Opportunities



The Minister of Education and Workforce Development, the Hon. Diallo V. Rabain, JP, MP launched several scholarship opportunities that students can apply for, at this start of the 2018 scholarship season.

Minister Rabain explained, “We are expanding scholarships and awards to give more Bermudians of various ages and life stages, the chance to pursue their dreams of post-secondary education and training. There are many who are not aware of the range of scholarships now offered by the Ministry of Education to complement Bermuda’s diverse society and workforce. It is important for those interested in continuing their education, to search carefully through *Bermuda-scholarships.com*, and take advantage of these funding opportunities.”

The Ministry will continue to provide scholarships and awards for public school students, students



recently made to the Ministry of Education’s scholarship and awards offerings now means an increased number of persons will be eligible for consideration.

The **Non-Traditional Student Award** has replaced the Mature Student Award to help persons aged 25 and older who need a first or second chance to attend college or university. Previously, applicants

had to be 35 years of age and possess sophomore standing. Applications for study at accredited institutions for online education will now be accepted.

An **Applied Technology Scholarship** has been introduced for graduating public senior school students enrolled in Bermuda College’s Applied Technical Programme.

There are now **Bermuda College Book Awards** to assist students in financial need to purchase books for successful study.

The **Exceptional Student Award** will now consider applicants with disabilities up to the age of 25 years. Young people who may be working, volunteering or already attending college or university are eligible to apply.

The **Further Education Award** no longer requires sophomore standing. Instead applicants must

(continue on page 5)



2018 International Women’s Day Tea
Saturday, March 10, 2018

Theme: PressforProgress

International Women’s Day seeks to celebrate women’s achievements, as well as act as a catalyst for change when it comes to gender equality. It’s been observed for over 100 years and is now celebrated around the world.

Ministry Launches New Scholarship and Awards Opportunities (continued from page 4)

have acquired at least one year of college or university. This award is designed to assist students who need financial help early in their post-secondary studies.

The **Teacher Education Scholarship** has been modernized and will replace the Teacher Training Award. Applications will now be accepted from persons with and without financial need.

The Minister added, "These changes not only reflect the views of the Government, but the wishes of those advocating for more post-secondary opportunities. It is important to focus on the needs of the entire community, including those who have been underserved and underrepresented in the arena of scholarships and awards. We are committed to making a long-lasting difference to those investing in further education."

A summary of all scholarships and awards offered by the Ministry of Education and Workforce Development Headquarters is outlined as follows:

Minister's Achievement Scholarship for graduating public school students. This scholarship is valued at \$25,000 for overseas post-secondary study.

Bermuda Government Scholarships for graduating senior school students or college or university students for post-

secondary education. This scholarship is valued up to \$35,000 towards the cost of tuition and basic accommodation.

Minister's Applied Tech Scholarship for graduating public senior school students enrolled in Bermuda College's Applied Technical Programme valued at \$5,000 each. These scholarships will fund the cost of students to complete an Associate's Degree at the Bermuda College once they have graduated from senior school.

Teacher Education Scholarship for promising Bachelor of Education students studying subjects where there are shortages of local candidates, such as social studies, geography, English language arts, mathematics, modern foreign languages and special education. Recipients are required to return to Bermuda and teach within the Bermuda Public School System. Applications will be accepted from persons with and without financial need. This award is valued at \$20,000.

Non-Traditional Student Award for persons 25 and older pursuing post-secondary education. This award is valued at up to \$20,000.

Minister's Technical and Vocational Award for graduating public school students or recent public school alumni attending Bermuda College

with a strong interest in technical and vocational studies. Students must demonstrate financial need. This award is valued at \$5,000 for local post-secondary study and \$25,000 for overseas post-secondary study.

Minister's Exceptional Student Award for graduating students or school leavers with disabilities. Applicants must demonstrate financial need. This award is valued at \$5,000 for local post-secondary study and \$25,000 for overseas post-secondary study.

Further Education Awards for students with at least one year of college or university, pursuing overseas post-secondary study. Applicants must demonstrate financial need. This award is valued at up to \$10,000.

Bermuda College Book Awards to cover the cost of books for students valued at \$500 each. Applicants must demonstrate financial need.

More detailed information on scholarships and awards, including eligibility and application requirements are available at www.Bermudascholarships.com. Questions can be emailed to: scholarships@moed.bm. ■



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Submitted by Nurse Beverley Howell MA BScN (Hons)

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Heart Disease and blood vessel disease which includes Heart Attacks is one of the major lifestyle diseases in Bermuda which CAN be prevented or Reduced by living a Healthy Lifestyle. Approximately half of the deaths from heart and blood vessel disease are from Coronary Artery Disease (CAD).

Controllable contributing Risk Factors for Heart Disease are:

- ~ Hypertension (High Blood Pressure)
- ~ Obesity
- ~ Lipidemia (High Cholesterol)
- ~ Lack of Exercise
- ~ Diabetes especially if it is NOT controlled
- ~ Smoking

Risk Factors which can not be controlled are: AGE, RACE and GENDER

Mini modifications may result in monumental Heart Health Benefits and may just prevent a Heart Attack, REDUCE your risk of Heart Attack from Heart Disease and Death from Coronary Artery Disease by cultivating these HEART Healthy habits:



Commit to a Healthy Lifestyle



Commit to Healthy Meal and Snack Choices Daily



Choose a Healthy Fiber Filled breakfast Everyday



Choose to consume more Fruit, Vegetables and Whole Grains



Aim for 5 ~ 9 servings of Fresh Fruit and Vegetables Daily



Have 1/2 plate Farm Fresh Crunchy, Steamed, Colourful Vegetables



Grill, Bake, BBQ Steam or Broil your protein Choice, Choose the leanest cut of meat



Use Lower Fat Versions of ALL products



Flavor Food with Herbs, Spices and or Lemons/Limes



Limit Fried Food ~ Eliminate if possible



Limit Salt Intake ~ 2/3 Tsp Daily (2300mgs.)



Limit Canned / Processed Foods as they are usually preserved in a high amount of salt / sodium



Limit Saturated (Animal) Fat



EXERCISE 30 minutes Daily of possible or a minimum of 3 times weekly



Commit to STOP Smoking

KNOW your NUMBERS and your family history so you and your primary care physician can monitor your heart health.

Blood Pressure	Less than 120/80	~ Do you know your Blood Pressure (B/P) number?
Blood Glucose (Sugar)	Less than 100mg/dl	~ Do you know your Blood Glucose number?
Total Cholesterol	Less than 200mg/dl	~ Do you know your Cholesterol number?
LDL (bad / lousy cholesterol)	Less than 100mg/dl	~ Do you know your LDL number?
HDL (good / happy cholesterol)	50mg/dl or Higher	~ Do you know your Triglyceride number?
Waist	Less than 35 inches Females	~ Ladies, do you know your Waist measurement?
	Less than 40 inches Males	~ Gentlemen, do you know your Waist measurement?

Mrs. Miriam Dickinson celebrated her 100th Birthday!



Premier David Burt was off island spending Christmas with his wife's family when Mrs. Miriam Dickinson celebrated her 100th Birthday on December 30, 2017, however on his return to Bermuda, the Premier drove to Somerset to present Mrs. Dickinson with a gorgeous bouquet of flowers.

Conflict is Normal in Families

(continued from page 2)

Cabinet and the Civil Service. The fact of the matter is, Dr. Brown did not criticize the current Government or the current

Cabinet. He criticized the former government, the former cabinet and the former Bermuda Health Council.

In my opinion, friendships should supersede politics and showing support for one's friend(s) should not cause division. From

where I sit, the aforementioned did not happen and the people of Bermuda, in particular, PLP members and supporters must take both Premier Burt and MP Zane DeSilva at their word. Their friendship remains intact as does their political allegiance. ■

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Don't Give Up on New Year's Resolution!

If you are about to break your 2018 New Year's resolution, you aren't alone. Some statistics find that up to 92 percent of us never meet our goal. However, you can beat the odds this year by employing some of these strategies that the successful 8 percent use to reach their goals. Half of the tips involve setting yourself up for success by thinking through your resolution and being realistic. The other half help with keeping you motivated and on track. Planning and executing your resolution are equally important.

Write down a complete resolution.

People remember things they write down, so place

1 your resolution somewhere you see it every day, such as taped to the bathroom mirror. *Move this reminder to a new location every three-four days so you don't start overlooking it.* This process of actually touching it will also reinforce your commitment. Think through your resolution, including why you want to meet your goal. Understand the motivation behind the resolution. Do you want to lose that 40 pounds to lower your cholesterol or to drop three pants sizes? Understanding what you will gain by keeping your resolution will help keep you on track.

2 Set a more realistic goal.

Many people blow off their resolutions because they set unrealistic goals. You can't expect to go from saving no money at all to socking away \$20,000 in a year. Start small. Instead of exercising an hour a day, six days a week, try a half hour a day, three to four days a week. You can always add to your goal after you've been successful for a while.

3 **Share your resolution with others.** When you tell others what you plan to do, you're making yourself accountable to them. Ask an assertive, but trusted family member or friend to ask you about how you are achieving your goal. Having supportive people in your corner increases the odds that you'll keep your resolution.

4 **Address the naysayers.** We all have at least one negative person in our lives. Whether it's your jealous relative or a nasty coworker, you cannot let what they say derail you. Plan what you'll say to the naysayers. Try a conversation stopper, such as, "Thank you for your input," or "I'll certainly consider what you've said."

5 **Pat yourself on the back for your successes.** Once you've successfully worked toward your goal for a week or two, be sure to give yourself some credit. Celebrate your successes in positive ways. If you are trying to lose weight for example, treat yourself to something (other than unhealthy food or slacking off on exercise.) Some studies find that we have as much willpower as we think we do, and reminding yourself that you've been successful in the past will help you when the going gets rough.

6 **Don't abandon your resolution because of a setback.** Most people give up after they break their resolution once or twice. It's unrealistic to believe we are going to work toward our goals consistently, especially when trying to break unhealthy habits or establish healthy ones. Note what happened to get you off track, make any adjustments you can to avoid those circumstances and start again. It doesn't matter how many times you start over, as long as you reach your goal. You can always start your day, or even your year, over. Look back at your previous successes, and keep going.

We view each January as a fresh start with potential for life-changing possibilities. Making a New Year's resolution and attempting to keep it requires work, but the payoff is huge. Not only will you reach a goal, you'll become more self-confident from the lessons you learned during the process. Here's to hoping your 2018 sees some of your dreams come true!

Former Princess Staff Club Donates \$33,000 to Local Charities



On January 15, 2018 the former members of The Princess Staff Club donated the retired organisation's remaining funds of \$33,300 to four local charities.

The four charities chosen are the Bermuda Diabetes Association, Bermuda Cancer and Health Centre, Salvation Army and The Lady Cubitt Compassionate Association (LCCA). These charities were chosen by former members of the Club who are still working at the

Hamilton Princess & Beach Club. Each group was presented with a cheque for \$8,326.

The Princess Staff Club was a sports and social club for hotel employees which operated from the 1960s through to the 1990s. As part of the Club's social activities, a bank account was set up to fund social events and sporting teams, which used to play against other hotels' employees.

The decision to donate the Club's

remaining funds was taken after the sole remaining signatory of the account left the hotel.

Allan Trew, Director of Community Relations, at Hamilton Princess & Beach Club, said: "We are delighted that the remaining funds from the Princess Staff Club have been donated to such worthy causes. This is a testament to the generous nature of the employees of Hamilton Princess & Beach Club." ■

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How is The Bulk Sales Act 1934 relevant to employees in Bermuda's current economic climate?

An explanation of The Bulk Sales Act 1934 “, the Act”, is important at this time due to the number of businesses considering the sale of a part or all of their business to other businesses. This short article will address the legal rights employees have under the Act when their jobs are either lost or transferred to a new owner of a business.

What is the Bulk Sales Act?

The Bulk Sales Act is designed to protect the creditors of a business which has entered into an agreement to transfer the stock-in-trade and fixtures of the business to another business. At the time of transfer, the purchaser of the stock and fixtures shall demand and receive from the seller a written statement, verified by affidavit, setting out the names and addresses of all the creditors of the seller and the amounts due and owing to each creditor (Sections 1 and 3 of the Act.)

Interestingly, the Act does not appear to apply to the transfer of shares in a company to another company in circumstances where those shares hold assets or stock.

Section 5 of the Act imposes an obligation on the purchaser of the stock and fixtures to obtain the affidavit of creditors and to ensure the agreement for sale is filed in the Registry. If the affidavit is not produced and the agreement is not filed in the Registry, an application can be made to the Supreme Court



by the creditor which shall deem the sale fraudulent and void. A creditor of the business includes an employee who is owed salary or redundancy pay. A creditor can also include an employee with a claim against the business for unfair dismissal under section 28 of The Employment Act.

Circumstances which can trigger application and use of The Bulk Sales Act

At the time an employee is informed that the “business or part of the business is being sold”, the employee must be told what is going to happen to their job. There are a range of options that may be presented to an employee.

Option 1 - The Employee is told their job is being made redundant.

In these circumstances the employee is entitled to be paid their full

redundancy entitlement set out in their contract of employment. The redundancy entitlement cannot be less than their entitlement explained in section 23 of The Employment Act 2000.

Option 2 - The Employee is told he/she will be employed by the business buying the stock and fixtures of their current employer.

In these circumstances the employee is not entitled to redundancy pay if he/she is hired on the same terms and conditions enjoyed in their current employment.

Option 3 - What if the Employee is told they will be hired by the business buying the stock and fixtures on less favourable terms of employment compared to what they currently enjoy?

The employee then has a choice. He/she can say they do not accept the terms of the new contract they have been offered and demand full redundancy pay from their existing employer. Alternatively, the other choice the employee has is to demand that the new employer hire them on exactly the same terms and conditions of employment they enjoy with their existing employer.

How can employees utilise The Bulk Sales Act?

If, at the time of sale of the stock

(continue on page 11)

When can a contract of employment be terminated by an employer? *(continued from page 10)*

and fixtures of a business to another business, an employee of the business being sold is told they will:

1- Receive no redundancy pay or less redundancy pay than they are legally entitled to.

The employee can rely upon the provisions of The Bulk Sales Act by demanding from their current employer firstly, the affidavit setting out the creditors of the business and, secondly, the agreement of the sale of stock and fixtures which must be lodged in the Registry.

The employee can then make an application to the Supreme Court within SIXTY DAYS of knowing of the sale of stock and fixtures, seeking a declaration that the sale of stock and fixtures is fraudulent. The grounds for the application would be that the employee is owed unpaid redundancy money and, is therefore, an unsatisfied creditor of the business selling the stock and fixtures.

2- Not be employed in the business acquiring the stock and fixtures because of their membership or activities in a trade union.

As in the previous example the

employee can rely upon the provisions of The Bulk Sales Act, demanding the affidavit and agreement of the sale of stock and fixtures for the purposes of commencing legal action against their employer. The grounds of this application would be that the employee is entitled to a maximum of six months' salary by way of compensation under section 28 (d) of The Employment Act 2000. This section of The Employment Act states that the trade union activity of employees does not constitute a fair reason for termination. This claim would make the employees creditors of the business giving them the right to sue under The Bulk Sales Act.

3 - Be hired by the business acquiring the stock on less favourable terms than they enjoy in their current employment.

In these circumstances the employee can refuse the offer of employment on less favourable terms and utilise The Bulk Sales Act to demand the redundancy pay they are entitled to from their former employer. Alternatively, the employee could commence an action against the new employer under section 31 of

The Employment Act 2000. The employee could seek a declaration stating that all of the former employer's obligations under The Employment Act including, terms and conditions of service, are binding on the person acquiring the business.

The grounds of this application would be that unless the person acquiring the business hired the employee on the same terms and conditions he enjoyed in his former employment, the Courts of Bermuda should declare the transfer of the business a sham.

Conclusion

In these challenging economic times, employees have difficult choices to make when told by their employer that they are transferring stock and fixtures to a new business. The information in this article is not designed to provide legal advice nor does it suggest which decisions should be made by an employee. Rather, the information is provided to inform an employee when they can utilise The Bulk Sales Act and in some situations sections under The Employment Act. ■

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BIU Attend Annual Seafarer's Service



Seafarers: BIU Members and friends surround retired BIU member, Brother Odwin Berkeley Sr. at the Annual Seafarer's Service.

It was a packed church, at the Chapel of Ease on Sunday, January 28th 2018 as members of the Marine & Ports division, people from the fishing industry as well as friends and family turned out for the Annual Seafarer's Service.

This was the first year for Rev. Tom Slawson to be presiding over the service as Rev. David Rath had finished up last year. Bishop Nicholas Dill gave the sermon and made the statement that this is his favourite service. Bishop Dill stated that the sea is an amazing force, it is beautiful and it is powerful, as he made mention of the tall ship Marques that was caught in a squall in 1984. There was a crew of 28 on board, 9 survived and only one body was ever found.

Rev. Slawson then blessed the wreaths that would normally be taken out to sea in remembrance

of those who had been lost to the sea, this year the wreaths were laid near the waters at the memorial for those lost at sea at the Battery in St. David's.

Bro. Mario Thompson, Deputy Pilot Warden, said this is a service for all those who serve at sea and to remember those who have been lost to the sea. Bro. Mario then gave the Young Mariners roll call, there are at least 12 young Bermudians studying and working to make their careers in the seafarer field. He made special mention of Erin Greg who is the first female Navigational Officer of Bermuda. She is currently working on a research vessel in Norway, her father was in the congregation. Bro. Mario informed the congregation of the program with the Endeavour and there may be a program for older people in the works, also

there is an initiative to open up a Maritime Academy.

It is worthy to note that Bro. Odwin Berkeley Sr., a former President of the Portworkers Division, at the age of 92 is always present at this service; his son Bro. Odwin Berkeley Jr., who is a Pilot at Marine & Ports, makes sure that his father is present at the service.

After the service all were invited to lunch at the home of Bro. Kenneth Millett.

The Bermuda Industrial Union would like to thank all our brothers and sisters of the Marine & Ports division for the work they do on a daily basis for the Bermudian public and visitors. In attendance at the service were members of the Executive Board, Brothers Chris Furbert, Glen Simmons, George Scott, Graham Nesbitt and Arnold Smith. Sisters: Molly Burgess and Ronnie Burgess. ■

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37th Annual EMT's Service

By Sister Ronnie Burgess



Emergency Medical Technicians (EMTs) Ronnie Aquiar, Steven Adams, David Pilgrim, Taneisha Smith and Raymond Tucker gather for the Annual EMT Service.

The 37th Annual EMT's Service was held on Sunday, January 14th 2018 at the Heritage Worship Center.

It was quite a lively service led by Bro. Raymond Tucker, President of the Hospital Division who is also an EMT and Bro. Glen Woods a former EMT.

The daughter of Mrs. Alice Robinson, Sis. Linda Philpott read the poem that her mother wrote for the EMT's once again but this year there was another poem that she had written for Pastor Eugene

Joell which was a surprise. middle column should read "Pastor Joell was also once an EMT or Ambulance Driver as they were called back then and he started this very popular service way back then.

The guest preacher for the service was Rev. Jahkimo Smith, Pastor of Mount Zion AME Church who took his text from the Gospel of St. Luke who was a physician. The Mount Zion choir was present to entertain the congregation as well as Bro. Huntley Septimus. Both had the congregation asking for more.

After the service the congregation moved outside where Bishop Lloyd Duncan blessed the two new ambulances.

The Bermuda Industrial Union pays tribute and would like to thank the Brothers and Sisters who operate our Emergency Services vehicles.

Members of the Executive Board that were present for the service were: Sisters: Molly Burgess and Ronnie Burgess. Brothers: Chris Furbert, Glen Simmons and Arnold Smith. ■



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demand immediate convenience and access. They will look for a variety of lending products and a variety of savings. The society will look at how to respond to the different stages of life that members go through. This is especially true for younger people who are in the process of establishing their education, their professional career, their home or their family. So they need a variety of loan product which achieve their life stage goals. Today financial institutions need to provide access to their services online and through mobile devices. The Bermuda Credit Union Cooperative Society has taken some initial steps to provide its access to accounts and services online. This is a step that all financial institutions everywhere are faced.

We feel strongly that it is important to have a variety of financial institutions in any economy. It is important to have banks and it is important to have credit unions as well. That coexistence provides a price competition that allows consumers to choose the services that are most attractive to them. There are difference which may be due to regulation or to capacity. Larger institutions may be able to provide some services which credit unions are not yet able to offer. The key difference between the cooperative financial institutions and the commercial stockholder finan-


cial institutions is in their capital structure. A stockholder commercial financial institution has to maximize its profits to provide a return to its private shareholders. A credit union is owned by its customers. The capital is built in the credit union through retained earnings and is owned by the institution. The credit union does not pay a return to private stockholders. The return on that capital goes to improve the service to the members and to maintain lower cost higher return service to the members. Today when we look at the Bermuda Credit union Cooperative Society, there are some services such as ATMs or credit cards which the credit union is not providing. What is competitive today are the core savings and loan services that the credit union can offer in the market place.

One in every here United States citizens belongs to a credit union. We have had tremendous growth of membership and savings in the US credit unions over the last few years, so much so that we have 1.3 trillion dollars deposited in credit unions. What has generated that growth is the public confidence that credit union provide a fairer service to consumers than other financial institutions in the market place. In the United States the fees that credit unions charge tend to be lower than for other institutions. The in-

terest rates that credit unions charge tend to be lower and the return on savings tend to be higher. This again is supported by the financial structure of credit unions which is not normally visible to most consumers. The consumers pay attention to first, can they get the services that they want, secondly are the services cheaper and thirdly, can they get the services when they want. Hence, the importance of, not only the economic benefit of those services but also the immediate access and convenience of those services. That generates more confidence on the part of consumers, especially on the part of millennials, people between the ages of 18 and 35 years of age, where we are seeing some of the fastest growth of membership in many countries.

Social media is a great way to connect with the younger generation, not so much for reaching out with advertising or marketing, but for reaching out to connect with community activities and to build a network and a connection between the credit union and the members of the community. The credit union has launched a new branding and marketing campaign. We look forward to supporting the Bermuda Credit Union Cooperative Society in its plans for growth and improvement of services to its members.

- Brian Branch ■





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 A D A T E K N N E T G O F A E T R E Q
 T I R O S H C F R N T I S C P O P U U
 S R Z O O N I I I O E R I K F L I Z E
 C T S T N N I F T K H M I G L L L R L
 I I C H K O E L A S A T K A L I H S D
 S C R P A S L T E L R O B M N I T T E
 S E A I R R S A O V O E P M N G H A E
 O P Y C A N K P T H A R T O O U L R N
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